

### INTERVIEW SUMMARY

This Interview Summary is further to the Examiner's Interview with the undersigned Applicants' Representative on June 29, 2004. A Proposed Amendment was submitted prior to the Interview. During the Interview, independent Claims 1, 13, and 27 and U.S. Patent Application Publication Nos. US 2003/0028481 ("Flitcroft"), 2001/0011246 ("Tammaro"), and 2003/0004879 ("Demoff") were discussed. Applicants' Representative pointed out that Flitcroft and Tammaro do not teach or suggest, among other things, that the temporary credit card number is available for immediate use in an Internet purchase transaction. In addition, Flitcroft and Tammaro do not teach or suggest the acts specified in Claims 1, 13, and 27 as occurring during an Internet purchase transaction. The Examiner indicated that Tammaro was no longer relevant, but that Flitcroft would be further reviewed.

With respect to Claim 27, Applicants' representative pointed out that Demoff does not teach or suggest, among other things, that the temporary credit card number is available for immediate use in an Internet purchase transaction. The Examiner suggested minor amendments to Claim 27.

An agreement with respect to Claims 1, 13, and 27 was not reached during the interview.

## REMARKS

Claims 1-27 are pending in the application. Claims 1, 13, 24, and 27 have been amended. Applicants gratefully acknowledge the Examiner's indication that Claim 3 includes allowable subject matter. Reexamination and reconsideration of the pending claims are respectfully requested.

### Claim Rejections – 35 U.S.C. § 103

Claims 1-27 are rejected under 35 U.S.C. § 103 as being unpatentable over Flitcroft in view of Tammaro. Applicants disagree.

To establish a *prima facie* case of obviousness, three basic criteria must be met. First, there must be some suggestion or motivation, either in the references themselves or in the knowledge generally available to one of ordinary skill in the art, to modify the reference or to combine reference teachings. *In re Vaeck*, 947 F.2d 488, 493, 20 U.S.P.Q. 2d 1438, 1442 (Fed. Cir. 1991). Second, there must be a reasonable expectation of success. *Id.* Finally, the prior art reference (or references when combined) must teach or suggest all of the claim limitations. *In re Royka*, 490 F.2d 981, 985, 180 U.S.P.Q. 580, 583 (CCPA 1974); M.P.E.P. §§ 706.02(j), 2143.03.

With respect to amended Claim 1, the Examiner acknowledged that Flitcroft does not teach or suggest a method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including the acts of during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet; during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet; during the Internet purchase transaction receiving the credit account application at the Internet server from the client device via the Internet, the credit card account application including applicant data; during the Internet purchase transaction storing the applicant data in a computer readable memory; and during the Internet purchase transaction verifying the applicant data against a verification database. Office action dated April 6, 2004, page 4.

Flitcroft also does not teach or suggest, among other things, a method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including the acts of during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated

with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction. In contrast, Flitcroft discloses a system that allocates and distributes disposable credit card numbers (i.e., single use credit card numbers or multiple-use credit card numbers) that have been linked to a master credit card number. Flitcroft does not disclose that the system takes credit card account applications, reviews the applications, and opens a credit card account if the applicant data is verified during an Internet purchase transaction. Rather, anyone that already has an existing credit card account can sign up for the service offered in Flitcroft to receive disposable credit card numbers.

In addition, Flitcroft does not teach or suggest opening a credit account via the Internet and being able to immediately use a temporary credit card number to make on-line purchases. The single use credit card numbers or multiple-use credit card numbers must be received by the user/holder of the master credit account prior to use (i.e., via mail, a card dispenser, or downloaded to the user's computer; see paragraphs 72 and 105-116). The single use credit card numbers or multiple use credit card numbers cannot be received and used in the same transaction, such as during an Internet purchase transaction. The single use credit card numbers or multiple use credit card numbers had to have been received at an earlier time prior to initiating an Internet purchase transaction.

For at least the reasons noted above, Flitcroft does not teach or suggest the subject matter of Claim 1. Accordingly, independent Claim 1 is allowable.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, a method for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including the acts of during an Internet purchase transaction receiving a message indicative of a request to apply for a credit card account at an Internet server from the Internet client device via the Internet; during the Internet purchase transaction transmitting data indicative of an electronic credit card account application from the Internet server to the Internet client device via the Internet; during the Internet purchase transaction receiving the credit account application at the Internet server from the client device via the Internet, the credit card account application including applicant data; during the Internet purchase transaction storing the applicant data in a computer readable

memory; during the Internet purchase transaction verifying the applicant data against a verification database; and during the Internet purchase transaction, if the applicant data is verified, opening the credit card account and issuing a temporary credit card number associated with the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers stored in a temporary account database, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction.

In contrast, Tammaro discloses a system for processing automotive loan/credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. Tammaro does not disclose opening a credit card account and using a temporary credit card number associated with the just-opened credit card account as payment for selected items in an Internet purchase transaction. The system in Tammaro appears to inform the auto dealer whether a person is approved for an auto credit/loan application. When a person is approved for an automotive loan, a credit card account is not opened for that person. Further, the system does not issue a temporary credit card number if the person is approved for an automotive loan.

Tammaro also does not teach or suggest, among other things, the acts of allowing a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated, and deactivating the temporary credit card number. In contrast, the system in Tammaro does not allow purchases via the Internet. The system is used by a person employed by the auto dealership because a valid user identification and password must be entered in order to use the system. A customer cannot use and/or access the system to make Internet purchases. In addition, since the system in Tammaro does not issue a temporary credit card number, the system has no need to deactivate the temporary credit card number.

For at least the reasons noted above, Tammaro does not teach or suggest the subject matter of Claim 1. Accordingly, independent Claim 1 is allowable.

In addition, there is no suggestion or motivation to combine the references. There is no suggestion or motivation, whether explicit or implicit, in Flitcroft or in Tammaro that the teachings of the references should or could be combined. The system in Tammaro is used solely by an employee of the auto dealership to determine if a person that wants to buy a car can be

approved for a car loan. The system in Tammaro does not open a credit card and does not issue a credit card that can be used at various merchants. The system in Flitcroft also does not open credit card accounts, but requires that a person have a preexisting credit account (in some situations, a person does not need a preexisting credit account, but the person is required to pre-pay for the temporary credit card numbers (paragraph 64)) in order to use the system to obtain the temporary credit card numbers. There is no suggestion or motivation to combine the system of Tammaro with the system of Flitcroft because a car dealership does not need to use a system to obtain temporary credit card numbers for a person that wants to buy a car and needs to determine if the person can be approved for a one-time car loan.

For at least the reasons noted above, Flitcroft and Tammaro do not teach or suggest the subject matter of Claim 1. Accordingly, independent Claim 1 is allowable. Claims 2-12 depend from independent Claim 1, and are therefore allowable for at least the reasons set forth above with respect to Claim 1. In addition, the additional subject matter defined by dependent Claims 4-7 provides separate bases for allowance.

Claim 4 further specifies that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device. Flitcroft does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device. Rather, the system in Flitcroft issues temporary credit card numbers to persons that can make future on-line purchases. Flitcroft does not disclose that the system will deactivate the temporary credit card number if a certain web page on the Internet is requested by the card holder.

The Examiner indicates that in paragraph 52 (should be paragraph 57) of Flitcroft, “the limits that can be placed on the use [of] the single use credit number or multi-use credit card number ... are almost limitless ... the use of the credit card number could be limited by ... merchant ... (note this implies requesting a specific merchant’s web page in context of the Flitcroft method as shown in Fig. 1).” Office action dated April 6, 2004, page 6. Applicants disagree. Paragraph 57 of Flitcroft discloses the limits that can be placed on a single use credit number or a multiple-use credit number. The limits are determined by the user and are preset prior to use of the credit number. The “merchant” limit that can be placed on the single use

credit number or a multiple-use credit number allows the user to only use the credit number at a certain merchant. The merchant referred to in paragraph 57 of Flitcroft is a merchant that swipes a credit card (see box 106 in Fig. 1). The fact that the single use credit number or a multiple-use credit number can only be used at a certain merchant has nothing to do with deactivation of a temporary credit card number in response to a request for a predetermined web page. The single use credit number or a multiple-use credit number of Flitcroft that is used at a particular merchant would not be deactivated if a predetermined web page was requested.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device. Rather, Tammaro discloses a system for processing automotive credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. The system in Tammaro does not issue temporary credit card numbers, and, therefore, deactivation of a temporary credit card number by the system in Tammaro is irrelevant.

Further, there is no teaching or suggestion in Flitcroft or Tammaro that the teachings of these references should be combined. In fact, these references actually teach away from the combination suggested by the Examiner as specified above with respect to Claim 1.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 4. Accordingly, dependent Claim 4 is allowable. Claim 5 depends from Claim 4, and is therefore allowable for at least the reasons set forth above with respect to Claim 4.

Claim 5 further specifies that the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device comprises the step of deactivating the temporary credit card number in response to receiving a request for a home page from the Internet client device.

Flitcroft does not teach or suggest, among other things, that the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device comprises the step of deactivating the temporary credit card number in response to receiving a request for a home page from the Internet client device. Rather, the system in Flitcroft issues temporary credit card numbers to persons that can make

future on-line purchases. Flitcroft does not disclose that the system will deactivate the temporary credit card number if a certain web page on the Internet is requested by the card holder.

The Examiner indicates that in paragraph 52 (should be paragraph 57) of Flitcroft, “the limits that can be placed on the use [of] the single use credit number or multi-use credit card number ... are almost limitless ...the use of the credit card number could be limited by ... merchant ... (note this implies requesting a specific merchant’s web page in context of the Flitcroft method as shown in Fig. 1).” Office action dated April 6, 2004, page 6. Applicants disagree. Paragraph 57 of Flitcroft discloses the limits that can be placed on a single use credit number or a multiple-use credit number. The limits are determined by the user and are preset prior to use of the credit number. The “merchant” limit that can be placed on the single use credit number or a multiple-use credit number allows the user to only use the credit number at a certain merchant. The merchant referred to in paragraph 57 of Flitcroft is a merchant that swipes a credit card (see box 106 in Fig. 1). The fact that the single use credit number or a multiple-use credit number can only be used at a certain merchant has nothing to do with deactivation of a temporary credit card number in response to a request for a predetermined web page. The single use credit number or a multiple-use credit number that is used at a particular merchant in Flitcroft would not be deactivated if a predetermined web page was requested.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, that the step of deactivating the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device comprises the step of deactivating the temporary credit card number in response to receiving a request for a home page from the Internet client device. Rather, Tammaro discloses a system for processing automotive credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. The system in Tammaro does not issue temporary credit card numbers, and, therefore, deactivation of a temporary credit card number by the system in Tammaro is irrelevant.

Further, there is no teaching or suggestion in Flitcroft or Tammaro that the teachings of these references should be combined. In fact, these references actually teach away from the combination suggested by the Examiner as specified above with respect to Claim 1.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 5. Accordingly, dependent Claim 5 is allowable.

Claim 6 further specifies that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device via the Internet.

Flitcroft does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device via the Internet. Rather, the system in Flitcroft issues temporary credit card numbers to persons that can make future on-line purchases. Flitcroft does not disclose that the system will deactivate the temporary credit card number if the cardholder shuts down the Internet browser.

The Examiner indicates that in paragraph 52 (should be paragraph 57) of Flitcroft, “the limits that can be placed on the use [of] the single use credit number or multi-use credit card number ... are almost limitless ...the use of the credit card number could be limited by ... purpose or use ... (such as limited to Internet trade and so on).” Office action dated April 6, 2004, page 6. Applicants disagree. Paragraph 57 of Flitcroft discloses the limits that can be placed on a single use credit number or a multiple-use credit number. The limits are determined by the user and are preset prior to use of the credit number. The “purpose or use” limit that can be placed on the single use credit number or a multiple-use credit number allows the user to only use the credit number for a specified use, such as only for Internet purchases. The fact that the single use credit number or a multiple-use credit number can only be used on the Internet has nothing to do with deactivation of a temporary credit card number in response to a request for shut down of the Internet browser. The single use credit number or a multiple-use credit number that is used for an Internet purchase in Flitcroft would not be deactivated if the cardholder requests a shut down of the Internet browser.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device via the Internet. Rather, Tammaro discloses a system for processing automotive credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. The system in Tammaro does not issue temporary credit card numbers, and,

therefore, deactivation of a temporary credit card number by the system in Tammaro is irrelevant.

Further, there is no teaching or suggestion in Flitcroft or Tammaro that the teachings of these references should be combined. In fact, these references actually teach away from the combination suggested by the Examiner as specified above with respect to Claim 1.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 6. Accordingly, dependent Claim 6 is allowable.

Claim 7 further specifies that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device failing to respond to a communication request.

Flitcroft does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device failing to respond to a communication request. Rather, the system in Flitcroft issues temporary credit card numbers to persons that can make future on-line purchases. Flitcroft does not disclose that the system will deactivate the temporary credit card number if the cardholder shuts down the Internet browser or the Internet client device fails to respond to a communication request.

The Examiner indicates that in paragraph 52 (should be paragraph 57) of Flitcroft, “the limits that can be placed on the use [of] the single use credit number or multi-use credit card number ... are almost limitless ...the use of the credit card number could be limited by ... purpose or use ... (such as limited to Internet trade and so on).” Office action dated April 6, 2004, page 6. Applicants disagree. Paragraph 57 of Flitcroft discloses the limits that can be placed on a single use credit number or a multiple-use credit number. The limits are determined by the user and are preset prior to use of the credit number. The “purpose or use” limit that can be placed on the single use credit number or a multiple-use credit number allows the user to only use the credit number for a specified use, such as only for Internet purchases. The fact that the single use credit number or a multiple-use credit number can only be used on the Internet has nothing to do with deactivation of a temporary credit card number in response to a request for a shut down of the Internet browser or the failure to respond to a communication request. The single use credit number or a multiple-use credit number that is used for an Internet purchase in

Flitcroft would not be deactivated if the cardholder requests a shut down of the Internet browser or the Internet client device fails to respond to a communication request.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device failing to respond to a communication request. Rather, Tammaro discloses a system for processing automotive credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. The system in Tammaro does not issue temporary credit card numbers, and, therefore, deactivation of a temporary credit card number by the system in Tammaro is irrelevant.

Further, there is no teaching or suggestion in Flitcroft or Tammaro that the teachings of these references should be combined. In fact, these references actually teach away from the combination suggested by the Examiner as specified above with respect to Claim 1.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 7. Accordingly, dependent Claim 7 is allowable.

With respect to amended Claim 13, the Examiner indicates that Claim 13 recites an apparatus including elements necessary to practice the method steps of Claims 1-12 as previously analyzed. Office action dated April 6, 2004, page 8. The Examiner further indicates that since the combination of Flitcroft and Tammaro discloses Internet based and computerized methods as explicitly disclosed in both references the corresponding apparatus resulting from the combination therefrom include all elements of respective Claims 13-23. Id.

Applicants disagree. Flitcroft does not teach or suggest, among other things, an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to: receive a message indicative of a request to apply for a credit card account from the network receiver during an Internet purchase transaction; transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction; receive the application from the network receiver, the application including applicant data during the Internet purchase transaction; verify the applicant data against a verification database during the

Internet purchase transaction; if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction; allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and deactivate the temporary credit card number.

In contrast, Flitcroft discloses a system that allocates and distributes disposable credit card numbers (i.e., single use credit card numbers or multiple-use credit card numbers) that have been linked to a master credit card number. Flitcroft does not disclose that the system takes credit card account applications, reviews the applications, and opens a credit card account if the applicant data is verified during an Internet purchase transaction. Rather, anyone that already has an existing credit card account can sign up for the service offered in Flitcroft to receive disposable credit card numbers.

In addition, Flitcroft does not teach or suggest opening a credit account via the Internet and being able to immediately use a temporary credit card number to make on-line purchases. The single use credit card numbers or multiple-use credit card numbers must be received by the user/holder of the master credit account prior to use (i.e., via mail, a card dispenser, or downloaded to the user's computer; see paragraphs 72 and 105-116). The single use credit card numbers or multiple use credit card numbers cannot be received and used in the same transaction, such as during an Internet purchase transaction. The single use credit card numbers or multiple use credit card numbers had to have been received at an earlier time prior to initiating an Internet purchase transaction.

For at least the reasons noted above, Flitcroft does not teach or suggest the subject matter of Claim 13. Accordingly, independent Claim 13 is allowable.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including a memory device in communication with the microprocessor, the memory device storing a software program capable of being executed by the microprocessor, the software program being structured to cause the microprocessor to: receive a message indicative of a request to apply for a credit card account

from the network receiver during an Internet purchase transaction; transmit data indicative of an electronic credit card account application to the network transmitter during the Internet purchase transaction; receive the application from the network receiver, the application including applicant data during the Internet purchase transaction; verify the applicant data against a verification database during the Internet purchase transaction; if the applicant data is verified during the Internet purchase transaction, open the credit card account and issue a temporary credit card number that is unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use, after opening the credit card account, as payment in the Internet purchase transaction; allow a plurality of additional Internet based purchases based on the temporary credit card number until the temporary credit card number is deactivated; and deactivate the temporary credit card number.

In contrast, Tammaro discloses a system for processing automotive loan/credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. Tammaro does not disclose opening a credit card account and using a temporary credit card number associated with the just-opened credit card account as payment for selected items in an Internet purchase transaction. The system in Tammaro appears to inform the auto dealer whether a person is approved for an auto credit/loan application. When a person is approved for an automotive loan, a credit card account is not opened for that person. Further, the system does not issue a temporary credit card number if the person is approved for an automotive loan.

The system in Tammaro also does not allow purchases via the Internet. The system is used by a person employed by the auto dealership because a valid user identification and password must be entered in order to use the system. A customer cannot use and/or access the system to make Internet purchases. In addition, since the system in Tammaro does not issue a temporary credit card number, the system has no need to deactivate the temporary credit card number.

For at least the reasons noted above, Tammaro does not teach or suggest the subject matter of Claim 13. Accordingly, independent Claim 13 is allowable.

In addition, there is no suggestion or motivation to combine the references. There is no suggestion or motivation, whether explicit or implicit, in Flitcroft or in Tammaro that the teachings of the references should or could be combined. The system in Tammaro is used solely

by an employee of the auto dealership to determine if a person that wants to buy a car can be approved for a car loan. The system in Tammaro does not open a credit card and does not issue a credit card that can be used at various merchants. The system in Flitcroft also does not open credit card accounts, but requires that a person have a preexisting credit account (in some situations, a person does not need a preexisting credit account, but the person is required to pre-pay for the temporary credit card numbers (paragraph 64)) in order to use the system to obtain the temporary credit card numbers. There is no suggestion or motivation to combine the system of Tammaro with the system of Flitcroft because a car dealership does not need to use a system to obtain temporary credit card numbers for a person that wants to buy a car and needs to determine if the person can be approved for a one-time car loan.

For at least the reasons noted above, Flitcroft and Tammaro do not teach or suggest the subject matter of Claim 13. Accordingly, independent Claim 13 is allowable. Claims 14-23 depend from independent Claim 13, and are therefore allowable for at least the reasons set forth above with respect to Claim 13. In addition, the additional subject matter defined by dependent Claims 15-19 provides separate bases for allowance.

Claim 15 further specifies that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing.

The Examiner, in the rejection Claim 15, applies the rejection made for respective Claim 3 as indicated above. It is noted that the Examiner has indicated that Claim 3 includes allowable subject matter. Office action dated April 6, 2004, page 11. The Examiner has not provided any further details regarding the rejection of Claim 15.

Flitcroft does not teach or suggest, among other things, that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to a predetermined time period of customer inactivity at a website elapsing. Rather, the system in Flitcroft issues temporary credit card numbers to persons that can make future on-line purchases. Flitcroft does not disclose that the system will deactivate the temporary credit card number based on a predetermined time period of inactivity at a website elapsing.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, that the step of deactivating the temporary credit card number comprises the step of deactivating the temporary credit card number in response to the Internet client device

failing to respond to a communication request. Rather, Tammaro discloses a system for processing automotive credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet.

Further, there is no teaching or suggestion in Flitcroft or Tammaro that the teachings of these references should be combined. In fact, these references actually teach away from the combination suggested by the Examiner as specified above with respect to Claim 13.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 15. Accordingly, dependent Claim 15 is allowable.

Claim 16 further specifies that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a predetermined web page from the Internet client device.

The Examiner, in the rejection Claim 16, applies the rejection made for respective Claim 4 as indicated above. The Examiner has not provided any further details regarding the rejection of Claim 16.

Rather than re-present the arguments set forth above with respect to this contention, Applicants refer to the discussion above for Claim 4.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 16. Accordingly, dependent Claim 16 is allowable.

Claim 17 further specifies that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a request for a home page from the Internet client device.

The Examiner, in the rejection Claim 17, applies the rejection made for respective Claim 5 as indicated above. The Examiner has not provided any further details regarding the rejection of Claim 17.

Rather than re-present the arguments set forth above with respect to this contention, Applicants refer to the discussion above for Claim 5.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 17. Accordingly, dependent Claim 17 is allowable.

Claim 18 further specifies that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to receiving a message indicative of a browser shut down from the Internet client device.

The Examiner, in the rejection Claim 18, applies the rejection made for respective Claim 6 as indicated above. The Examiner has not provided any further details regarding the rejection of Claim 18.

Rather than re-present the arguments set forth above with respect to this contention, Applicants refer to the discussion above for Claim 6.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 18. Accordingly, dependent Claim 18 is allowable.

Claim 19 further specifies that the software program is structured to cause the microprocessor to deactivate the temporary credit card number in response to the Internet client device failing to respond to a communication request.

The Examiner, in the rejection Claim 19, applies the rejection made for respective Claim 7 as indicated above. The Examiner has not provided any further details regarding the rejection of Claim 19.

Rather than re-present the arguments set forth above with respect to this contention, Applicants refer to the discussion above for Claim 7.

For these and other reasons, Flitcroft and Tammaro do not teach or suggest the subject matter defined by dependent Claim 19. Accordingly, dependent Claim 19 is allowable.

With respect to Claims 24-27, the Examiner indicates on page 3 of the present Office action that these claims are rejected under 35 U.S.C. § 103 as being unpatentable in view of Flitcroft and Tammaro, however, the Office action does not provide any details regarding the application of the references to the subject matter of the claims. However, Applicants take the liberty to point out the reasons that Flitcroft and Tammaro do not teach or suggest the subject matter of Claims 24-27.

With respect to amended Claim 24, Flitcroft does not teach or suggest, among other things, an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including a network receiver operatively coupled to the Internet, the network receiver being structured to receive applicant data associated with a request to open a credit card account and purchase requests and a temporary account database in communication with the temporary account module, the temporary account module being structured to query the temporary account database to issue a temporary credit card number if the applicant data is verified and after opening the credit card account, the temporary

credit card number being unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use as payment for an item in the purchase request.

In contrast, Flitcroft discloses a system that allocates and distributes disposable credit card numbers (i.e., single use credit card numbers or multiple-use credit card numbers) that have been linked to a master credit card number. Flitcroft does not disclose that the system takes credit card account applications, reviews the applications, and opens a credit card account if the applicant data is verified during an Internet purchase transaction. Rather, anyone that already has an existing credit card account can sign up for the service offered in Flitcroft to receive disposable credit card numbers.

In addition, Flitcroft does not teach or suggest a system that opens a credit account via the Internet and being able to immediately use a temporary credit card number to make on-line purchases. The single use credit card numbers or multiple-use credit card numbers must be received by the user/holder of the master credit account prior to use (i.e., via mail, a card dispenser, or downloaded to the user's computer; see paragraphs 72 and 105-116). The single use credit card numbers or multiple use credit card numbers cannot be received and used in the same transaction, such as during an Internet purchase transaction. The single use credit card numbers or multiple use credit card numbers had to have been received at an earlier time prior to initiating an Internet purchase transaction.

For at least the reasons noted above, Flitcroft does not teach or suggest the subject matter of Claim 24. Accordingly, independent Claim 24 is allowable.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including a network receiver operatively coupled to the Internet, the network receiver being structured to receive applicant data associated with a request to open a credit card account and purchase requests and a temporary account database in communication with the temporary account module, the temporary account module being structured to query the temporary account database to issue a temporary credit card number if the applicant data is verified and after opening the credit card account, the temporary credit card number being unique among a plurality of currently active

temporary credit card numbers, the temporary credit card number available for immediate use as payment for an item in the purchase request.

In contrast, Tammaro discloses a system for processing automotive loan/credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. Tammaro does not disclose opening a credit card account and using a temporary credit card number associated with the just-opened credit card account as payment for selected items in an Internet purchase transaction. The system in Tammaro appears to inform the auto dealer whether a person is approved for an auto credit/loan application. When a person is approved for an automotive loan, a credit card account is not opened for that person. Further, the system does not issue a temporary credit card number if the person is approved for an automotive loan.

The system in Tammaro also does not allow purchases via the Internet. The system is used by a person employed by the auto dealership because a valid user identification and password must be entered in order to use the system. A customer cannot use and/or access the system to make Internet purchases. In addition, since the system in Tammaro does not issue a temporary credit card number, the system has no need to deactivate the temporary credit card number.

For at least the reasons noted above, Tammaro does not teach or suggest the subject matter of Claim 24. Accordingly, independent Claim 24 is allowable.

In addition, there is no suggestion or motivation to combine the references. There is no suggestion or motivation, whether explicit or implicit, in Flitcroft or in Tammaro that the teachings of the references should or could be combined. The system in Tammaro is used solely by an employee of the auto dealership to determine if a person that wants to buy a car can be approved for a car loan. The system in Tammaro does not open a credit card and does not issue a credit card that can be used at various merchants. The system in Flitcroft also does not open credit card accounts, but requires that a person have a preexisting credit account (in some situations, a person does not need a preexisting credit account, but the person is required to pre-pay for the temporary credit card numbers (paragraph 64)) in order to use the system to obtain the temporary credit card numbers. There is no suggestion or motivation to combine the system of Tammaro with the system of Flitcroft because a car dealership does not need to use a system

to obtain temporary credit card numbers for a person that wants to buy a car and needs to determine if the person can be approved for a one-time car loan.

For at least the reasons noted above, Flitcroft and Tammaro do not teach or suggest the subject matter of Claim 24. Accordingly, independent Claim 24 is allowable. Claims 25-26 depend from independent Claim 24, and are therefore allowable for at least the reasons set forth above with respect to Claim 24.

With respect to amended Claim 27, Flitcroft does not teach or suggest, among other things, a method of making an Internet purchase including the acts of accessing a computer to select an item for purchase on the Internet; proceeding to a payment screen that requests payment data for the selected item, the screen displaying information to open a credit card account via the Internet; completing an on-line credit card account application; verifying the application; opening the credit card account after verifying the application; issuing an identification number associated with the credit card account, the identification number available for immediate use after opening the credit card account; entering the identification number on the payment screen as payment for the selected item.

In contrast, Flitcroft discloses a system that allocates and distributes disposable credit card numbers (i.e., single use credit card numbers or multiple-use credit card numbers) that have been linked to a master credit card number. Flitcroft does not disclose that the system takes credit card account applications, reviews the applications, and opens a credit card account if the applicant data is verified during an Internet purchase transaction. Rather, anyone that already has an existing credit card account can sign up for the service offered in Flitcroft to receive disposable credit card numbers.

In addition, Flitcroft does not teach or suggest a system that opens a credit account via the Internet and being able to immediately use a temporary credit card number to make on-line purchases. The single use credit card numbers or multiple-use credit card numbers must be received by the user/holder of the master credit account prior to use (i.e., via mail, a card dispenser, or downloaded to the user's computer; see paragraphs 72 and 105-116). The single use credit card numbers or multiple use credit card numbers cannot be received and used in the same transaction, such as during an Internet purchase transaction. The single use credit card numbers or multiple use credit card numbers had to have been received at an earlier time prior to initiating an Internet purchase transaction.

For at least the reasons noted above, Flitcroft does not teach or suggest the subject matter of Claim 27. Accordingly, independent Claim 27 is allowable.

Tammaro does not cure the deficiencies of Flitcroft. Tammaro does not teach or suggest, among other things, a method of making an Internet purchase including the acts of accessing a computer to select an item for purchase on the Internet; proceeding to a payment screen that requests payment data for the selected item, the screen displaying information to open a credit card account via the Internet; completing an on-line credit card account application; verifying the application; opening the credit card account after verifying the application; issuing an identification number associated with the credit card account, the identification number available for immediate use after opening the credit card account; entering the identification number on the payment screen as payment for the selected item.

In contrast, Tammaro discloses a system for processing automotive loan/credit applications and providing two-way communication of loan application information between a dealer and a financial institution over the Internet. Tammaro does not disclose opening a credit card account and using a temporary credit card number associated with the just-opened credit card account as payment for selected items in an Internet purchase transaction. The system in Tammaro appears to inform the auto dealer whether a person is approved for an auto credit/loan application. When a person is approved for an automotive loan, a credit card account is not opened for that person. Further, the system does not issue a temporary credit card number if the person is approved for an automotive loan.

The system in Tammaro also does not allow purchases via the Internet. The system is used by a person employed by the auto dealership because a valid user identification and password must be entered in order to use the system. A customer cannot use and/or access the system to make Internet purchases. In addition, since the system in Tammaro does not issue a temporary credit card number, the system has no need to deactivate the temporary credit card number.

For at least the reasons noted above, Tammaro does not teach or suggest the subject matter of Claim 27. Accordingly, independent Claim 27 is allowable.

In addition, there is no suggestion or motivation to combine the references. There is no suggestion or motivation, whether explicit or implicit, in Flitcroft or in Tammaro that the teachings of the references should or could be combined. The system in Tammaro is used solely

by an employee of the auto dealership to determine if a person that wants to buy a car can be approved for a car loan. The system in Tammaro does not open a credit card and does not issue a credit card that can be used at various merchants. The system in Flitcroft also does not open credit card accounts, but requires that a person have a preexisting credit account (in some situations, a person does not need a preexisting credit account, but the person is required to pre-pay for the temporary credit card numbers (paragraph 64)) in order to use the system to obtain the temporary credit card numbers. There is no suggestion or motivation to combine the system of Tammaro with the system of Flitcroft because a car dealership does not need to use a system to obtain temporary credit card numbers for a person that wants to buy a car and needs to determine if the person can be approved for a one-time car loan.

For at least the reasons noted above, Flitcroft and Tammaro do not teach or suggest the subject matter of Claim 27. Accordingly, independent Claim 27 is allowable.

Claim Rejections – 35 U.S.C. § 102

Claims 24-27 are rejected under 35 U.S.C. § 102 as being anticipated by Demoff. Applicants disagree.

With respect to amended Claim 24, Demoff does not teach or suggest, among other things, an apparatus for allowing a customer at an Internet client device to make Internet based purchases using a temporary credit card number including a network receiver operatively coupled to the Internet, the network receiver being structured to receive applicant data associated with a request to open a credit card account and purchase requests; a verification module operatively coupled to the network receiver; a verification database in communication with the verification module, the verification module being structured to query the verification database to determine if the applicant data received by the receiver is valid; a temporary account module in communication with the verification module; a temporary account database in communication with the temporary account module, the temporary account module being structured to query the temporary account database to issue a temporary credit card number if the applicant data is verified and after opening the credit card account, the temporary credit card number being unique among a plurality of currently active temporary credit card numbers, the temporary credit card number available for immediate use as payment for an item in the purchase request; and

a purchase approval module in communication with the network receiver and the temporary account module, the purchase approval module being structured to approve the purchase requests received by the receiver if the purchase requests are associated with the temporary credit card number and the temporary credit card number is active.

In contrast, Demoff discloses an e-commerce credit request program that is managed by a service provider. The service provider maintains a profile of each user. The profile includes basic information of the user and a preexisting credit card account number provided by the user. See claims 4 and 19. The user selects items to purchase and at checkout accesses the program by entering a PIN number, purchase amount, and vendor name. See Figs. 2-3; col. 4, lines 38-44. For each purchase that is authorized, the e-commerce credit request program issues a credit transaction number and debits the user's preexisting credit card account stored in the user's profile. See claims 4 and 19. The system eliminates the need for the user to carry a traditional credit card.

In summary, the e-commerce credit request program is not used to apply for a traditional credit card account. In Demoff, the credit transaction number must be linked to some form of payment by the user (otherwise the user would have to enter contact information and billing address at every request to use the e-commerce credit request program). Therefore, without the step of providing a preexisting credit card account number to the service provider, there would be no way to bill the user for his purchases. Furthermore, the service provider does not issue credit to a user, but rather is a central processor that links the credit transaction number to a preexisting credit card account number in the user's profile.

In addition, the user only has the ability to access the e-commerce credit request program to receive a credit transaction number, not a credit account application, because the user has a pre-established profile/account maintained by the service provider. The user already "applied" by providing basic information, billing address, and preexisting credit card number to the service provider such that the service provider issued a PIN number to the user to access the e-commerce credit request program. In addition, the PC screens shown in Figs. 2 and 3 identify that the user only has to enter a PIN number, the amount of the purchase, and the vendor name. It is highly doubtful that a company ready to open a credit line/account for the user would only request a PIN number, the amount of the purchase, and the vendor name in a credit account application. A

credit account application generally requires much more information, especially a billing address, name of applicant, and social security number at a minimum.

Furthermore, Demoff discloses a system that issues a credit transaction number concurrent with a transaction as payment for goods or services. The credit transaction number is valid only for the requested transaction and transaction amount. Col. 3, lines 35-50. In other words, for each transaction, a new number is given which is authorized only for a specific date and time, for a specific amount, and from a unique personal ID. Demoff does not disclose a temporary credit card number that can be used for a plurality of purchase requests.

For at least the reasons noted above, Demoff does not teach or suggest the subject matter of Claim 24. Accordingly, independent Claim 24 is allowable. Claims 25-26 depend from independent Claim 24, and are therefore allowable for at least the reasons set forth above with respect to Claim 24.

With respect to amended Claim 27, Demoff does not teach or suggest, among other things, a method of making an Internet purchase including the acts of accessing a computer to select an item for purchase on the Internet; proceeding to a payment screen that requests payment data for the selected item, the screen displaying information to open a credit card account via the Internet; completing an on-line credit card account application; verifying the application; opening the credit card account after verifying the application; issuing an identification number associated with the credit card account, the identification number available for immediate use after opening the credit card account; entering the identification number on the payment screen as payment for the selected item.

In contrast, Demoff discloses an e-commerce credit request program that is managed by a service provider. The service provider maintains a profile of each user. The profile includes basic information of the user and a preexisting credit card account number provided by the user. See claims 4 and 19. The user selects items to purchase and at checkout accesses the program by entering a PIN number, purchase amount, and vendor name. See Figs. 2-3; col. 4, lines 38-44. For each purchase that is authorized, the e-commerce credit request program issues a credit transaction number and debits the user's preexisting credit card account stored in the user's profile. See claims 4 and 19. The system eliminates the need for the user to carry a traditional credit card.

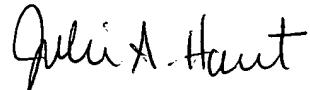
In summary, the e-commerce credit request program is not used to apply for a traditional credit card account. In Demoff, the credit transaction number must be linked to some form of payment by the user (otherwise the user would have to enter contact information and billing address at every request to use the e-commerce credit request program). Therefore, without the step of providing a preexisting credit card account number to the service provider, there would be no way to bill the user for his purchases. Furthermore, the service provider does not issue credit to a user, but rather is a central processor that links the credit transaction number to a preexisting credit card account number in the user's profile.

For at least the reasons noted above, Demoff does not teach or suggest the subject matter of Claim 27. Accordingly, independent Claim 27 is allowable.

### CONCLUSION

In view of the foregoing, entry of the amendment and allowance of Claims 1-27 are respectfully requested. The undersigned is available for a telephone consultation at any time.

Respectfully submitted,



Julie A. Haut  
Reg. No. 51,789

Docket No. 086399-9028-00  
Michael Best & Friedrich LLP  
100 East Wisconsin Avenue  
Milwaukee, Wisconsin 53202-4108  
(414) 271-6560